



# Trusted Mortgage Partners

Awakon Federal Credit Union & Neighborhood Mortgage Solutions

We offer fixed rate mortgages with terms of 10, 15, 20, and 30 years. We know mortgage lending!



- We use our own local loan officers.
- Mortgage payments made at your Credit Union.
- **NEIGHBORHOOD MORTGAGE SOLUTIONS** services our loans – servicing is not sold!

Discover the advantage of our Home Loan options. Let our Home Loan consultants help you choose the loan that is right for you. Learn more about options on how to lock in your LOW rate and get the results that fit your needs. Contact us at 989.733.8557.

## The New Gaylord Office is Nearing Completion!



We're looking forward to serving you from our new branch location at the end of April 2014!

You can check out our progress on our Facebook page.

**Stay tuned for our grand opening celebration details!**

## 63<sup>rd</sup> Annual Meeting BOARD REPORT

The Awakon Federal Credit Union held its 63rd Annual Meeting on February 22, 2014 at the Onaway High School. Our Annual Report is available for you at any of our offices. Re-elected to the Board of Directors for three-year terms were: David E. Havel, Michael Parrot, and Bob Bischer.

### Awakon FCU 2014 Board of Directors

- Bernie Schmeltzer, *President*
- Michael Libby, *Vice President*
- David E. Havel, *Treasurer*
- Michael Parrott, *Assistant Treasurer*
- Sharon Lyon, *Secretary*
- Bob Bischer
- Brian Janeczek
- Tom Janes
- Tom Peterman

Becky Ramus was honored for 10 years of service with the Credit Union. New employee plaques were presented to Renee Summers and Michelle Sorget. Congratulations to all!



In closing, President Schmeltzer thanked everyone for attending, and continued to encourage the membership to take advantage of the numerous products and services Awakon Federal Credit Union has to offer.

Guests enjoyed winning cash and gift prizes throughout the evening. A special thanks to Manzana's Deli for catering the wonderful dinner!

# Save Every Day Through Your Credit Union

Credit union membership comes with many opportunities to save money in many different ways. In addition to our everyday money-saving products and services, Awakon members have access to some exciting savings and discount programs, including:



This exciting rewards program is designed to help people succeed financially by rewarding them for saving money and paying down debts. Visit [www.saveup.com/awakonfcu](http://www.saveup.com/awakonfcu) to learn more.



When you save your hard-earned money in a special Save to Win Share Certificate, you earn raffle entries for every \$25 deposit you make. Raffle prizes include monthly cash drawings and six \$10,000 grand prize drawings at the end of the year. Visit <http://mi.savetowin.org/> to learn more.



Enjoy special credit union member discounts from Invest in America partners including Dell, TurboTax, Sprint, GM, Shop America, Credit Union Auto Club, and more! Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) to learn more.

## Holiday Closings

### GOOD FRIDAY

Friday, April 18 - Closed 12pm - 3pm

### MEMORIAL DAY

Monday, May 25

### INDEPENDENCE DAY

Friday, July 4



## CONGRATULATIONS TO



# Zachary Karsten

on winning the XBOX One with connect from the **It'sMe247 E-mail Contest!**

## Understanding Your Credit Score

If you've ever applied for a loan or credit card, your credit score was used by the lender or credit card company to determine your credit risk. Your credit score would have directly affected whether or not you were approved for the loan or credit card.



### DO YOU KNOW what makes up your credit score?

Your credit score is based on the information on your credit report, compared to millions of other people. Your score is calculated based on these five categories:

**LENGTH OF CREDIT HISTORY** the older your accounts, the better.

**CREDIT MIX** the more types of accounts you hold, the better.

**AMOUNTS OWED** the lower your debt-to-credit ratio, the better.

**CREDIT INQUIRIES** the fewer credit inquiries in a given time, the better.

**PAYMENT HISTORY** the more payments made on time, the better.

To find out how our ID Protect program can help you monitor and manage your credit score, talk to a member service professional at the Credit Union today. If you are looking for ways to help raise your credit score, any one of our loan officers are qualified to assist you.



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